

**Notice of Allowability**

Application No.

09/501,874

Examiner

Pierre E. Elisca

Applicant(s)

RANZINI ET AL.

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 1/5/2005.
2. ☒ The allowed claim(s) is/are 1-5,8-32,35-59,62-86,89-187 and 189-193.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftperson's Patent Drawing Review ( PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date \_\_\_\_\_
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

*Pierre E. Elisca*  
PRIMARY EXAMINER

## REASONS FOR ALLOWANCE

1. This is an Examiner's statement of reasons for allowance. The closest prior Bocinsky U.S. Pat. No. 5,371,797 discloses a secure electronics funds or other financial transaction system that provides substantially equivalent security to that obtained by the use of secure point of sale terminals.

JP 2001283007A Matsue, Katsuyuki et al discloses a fund transfer for reducing the occurrence of an artificial mistake caused by manual work.

However, neither Bocinsky nor Matsue singularly or in combination discloses the recited feature:

As per claim 1 " encrypting data contained within the digital rights management container via the computer program resident on the personal computer, and transmitting the container containing a digital representation of money over an insecure network to a recipient, wherein the at least one security attribute is requirement that the recipient of the digital rights management container containing a digital representation on money prove they are the intended recipient through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint".

As per claim 19 " entering security indicia, through the use of a computer program resident on a personal computer and without the use of a secure network, which allows access to the container containing a digital representation of money, where the at least one security attribute is requirement that the recipient of the digital rights management container containing a digital representation on money prove they are the intended

Art Unit: 3621

recipient through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint".

As per claim 28 " wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer, attaching the file containing a digital representation of money to an electronic mail message, and transmitting the electronic mail message with attached file containing a digital representation of money over an insecure network to a recipient, wherein the at least one security attribute is requirement that the recipient of the digital rights management container containing a digital representation on money prove they are the intended recipient through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint".

As per claim 46 " entering security indicium, through the use of a computer program resident on a personal computer and without the use of a secure network, which allows access to the file containing a digital representation of money, wherein the at least one security attribute is requirement that the recipient of the digital rights management container containing a digital representation on money prove they are the intended recipient through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint".

As per claim 55 " means for transmitting the container containing a digital representation of money over an insecure network to a recipient, wherein the at least one security attribute is requirement that the recipient of the digital rights management container containing a digital representation on money prove they are the intended recipient

Art Unit: 3621

through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint”.

As per claims 73, 100, 119 and 189 “ entering security indicia through the use of a computer program resident on a personal computer and without the use of a secure network, which allows access to the file containing a digital representation of money, wherein the at least one security attribute is requirement that the recipient of the digital rights management container containing a digital representation on money prove they are the intended recipient through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint”.

As per claims 82, 115 and 117 “ means for transmitting the electronic mail message with attached file containing a digital representation of money over an insecure network to a recipient, wherein the at least one security attribute is requirement that the recipient of the digital rights management container containing a digital representation on money prove they are the intended recipient through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint”.

As per claims 109, and 111 “ code for transmitting the container containing a digital representation of money over an insecure network to a recipient, wherein the at least one security attribute is requirement that the recipient of the digital rights management container containing a digital representation on money prove they are the intended recipient through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint”.

As per claims 110, 113 and 116 "code for facilitating the entry of security indicia through the use of a personal computer and without the use of a secure network, that allows access to the container containing a digital representation of money, wherein the at least one security attribute is requirement that the recipient of the digital rights management container containing a digital representation on money prove they are the intended recipient through either a random number generator card, smart card, or biometric scan comprised of a retina scan, fingerprint, or voiceprint".

### ***Conclusion***

2. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pierre E. Elisca whose telephone number is 571 272 6706. The examiner can normally be reached on 6:30 to 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571 272 6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Application/Control Number: 09/501,874  
Art Unit: 3621

Page 6

A handwritten signature in black ink, appearing to read "Pierre Eddy Elisca".

**Pierre Eddy Elisca**

**Primary Patent Examiner**

**January 30, 2006**